

HOW TO AVOID IDENTITY THEFT

The theft of your identity can leave you with a poor credit rating and a ruined reputation that may take months or even years to correct. With personal information so readily available in the networked world we live in, it may be impossible to entirely eliminate identity theft.

However, there are several preventative measures that you can take to reduce your chances of becoming a victim. These few simple tips may save you months of anxiety and explanation:

- ✓ **Don't use your social security number as your driver's license number.** You have the right to request a number other than your social security number as your driver's license number. You can have this changed at any time by going to the Department of Transportation and requesting a new number or you can have the number changed when you get your license renewed.
- ✓ Always store cards and documents containing sensitive personal data in a secure place. Sensitive data may include: credit cards, social security card, driver's license, bank account numbers, pre-approved credit applications, address, date of birth, tax records, passports, utility and phone bills. Shred or tear up all such documents prior to their disposal.
- ✓ PINs and passwords should never be written down or revealed to anyone. Choose ones that cannot be easily guessed and change them regularly. When conducting banking or investment transactions over the telephone, make sure that no one can hear you or be in a position to detect your PIN or password as it is being entered. Never use your date of birth or part of your social security number.
- ✓ Don't leave outgoing mail in your mailbox – it makes it easy for someone to steal your bill payments and use that information to their own advantage. Consider installing a secure mailbox. If you are going on vacation, ask a trusted neighbor to collect your mail each day or have the Post Office hold your mail until you return.
- ✓ Obtain a copy of your credit report regularly to check for fraudulent accounts, false address changes and other fraudulent information. Report all errors to the credit bureau and have them immediately corrected.
- ✓ Keep and carry as few credit cards as possible. After completing a credit card transaction, make sure that the card you get back is your own. Tear up the carbon copies. Cancel all unused credit accounts.
- ✓ Carefully review all bank and credit card statements, cancelled checks, phone and utility bills as soon as you get them. Report any discrepancies immediately. If any regularly expected statements do not arrive on time, contact both the post office and your creditors to ensure that your mail isn't being diverted to another location.
- ✓ If you applied for a new credit card and it hasn't arrived in the time expected, call the bank or credit card company involved. Report all lost or stolen cards right away.

- ✓ Do not provide your address in conjunction with the use of your credit card. Your checks should not have your driver's license number preprinted on them. Also, whenever possible, avoid writing your social security number on your checks. It is illegal for businesses to record your credit card number on checks.
- ✓ Avoid giving out your credit card number or other personal information over the telephone unless you have a trusted business relationship with the company and you have initiated the call. In particular, do not provide personal information using "unencrypted wireless communications devices" such as cordless or cellular telephones. Even baby monitors can broadcast your personal communications to eavesdroppers.
- ✓ Some card issuers call customers if they notice unusual charges on the customers' accounts. You should never give out any information about your account over the telephone except your confirmation of what has already occurred. If you have any doubts, hang up and contact the card issuer directly. Similarly, do not provide any personal information to unfamiliar callers claiming to be from your financial institution or brokerage firm. Ask for the person's name, hang up, and then call your financial institution and ask for that person.
- ✓ If you should discover that your personal information has been placed on an online directory or a searchable database, try to have it removed. For example, one major U.S. database company has been selling names, addresses, birth dates, unlisted telephone numbers, and other data on millions of people over the Internet.
- ✓ Do not create online profiles containing your personal information – it could be used by someone else to impersonate you.
- ✓ Beware of start-up software that asks for registration information including your credit card number and social security number to upload "for billing purposes."